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AGRICULTURAL INCOME AND EMPLOYMENT DEVELOPMENT (Zim-AIED) QUARTERLY REPORT #2, 2012

April 2012

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AGRICULTURAL INCOME AND EMPLOYMENT DEVELOPMENT (AIED)

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CONTENTS

FOREWORD	1
1. EXECUTIVE SUMMARY	2
2. PROGRAM OBJECTIVES.....	3
3. ACTIVITIES.....	4
3.1 BENEFICIARIES AND GEOGRAPHICAL COVERAGE	4
3.2 SALES AND INCOME.....	7
3.3 MARKET ACCESS	7
3.4 FINANCE AND CREDIT	9
3.5 BUSINESS DEVELOPMENT	10
3.6 PRODUCTIVITY	11
3.6.1 <i>Staple Food Crops</i>	12
3.6.2 <i>Horticulture</i>	14
3.6.3 <i>Value Addition</i>	15
3.6.4 <i>Livestock</i>	16
3.6.5 <i>Irrigation</i>	16
4. ENVIRONMENT	18
5. GENDER	19
6. LESSONS LEARNED.....	21
7. NETWORKING AND COLLABORATIONS.....	22
8. CHALLENGES	23
9. CONCLUSIONS	23
ANNEX 1: SNAPSHOTS.....	25
ANNEX 2: PERFORMANCE INDICATOR SUMMARY TABLE	29
ANNEX 3: DIRECTORY OF BUYERS	32
ANNEX 4: TARGET PRODUCTS, INTERVENTIONS, LOCATION	34

FOREWORD

The Zimbabwe Agricultural Income and Employment Development (Zim-AIED) program began in October 2010, and will run through February 2015. Zim-AIED is providing technical assistance to improve food security and increase household incomes of small-scale farmers throughout Zimbabwe, covering all agro-ecological regions (Regions I-V). It is generating new income streams from employment created in the wider agricultural sector and contributing to improved food security of all beneficiary households. Beneficiaries are earning new income from both surplus production of food crops grown for home consumption and from production and marketing of higher-value cash crops under contract.

Zim-AIED is commercializing small-scale growers on communal and non-contested land by

- Linking producers to local, national, regional, and international buyers
- Providing access to credit
- Raising efficiencies in production systems for an improved combination of cash and food crops
- Training farmers to adopt good business practices

The program is building demand for a range of Zimbabwean crops and products by training growers on productivity, quality, continuity, and cost-competitiveness. It is also providing specialized technical support for the production of food crops to increase food availability on a sustainable basis in areas and communities most vulnerable to food insecurity.

Fintrac, a US-based consultancy company, is implementing Zim-AIED in cooperation with four subcontractors and grantees: International Relief and Development (IRD); the Cooperative League of the USA (CLUSA); Sustainable Agricultural Technology (SAT); and CARE International. Other local nongovernmental organizations (NGOs) and commercial companies support the program as development partners, co-funded through a cost-sharing grant facility. This \$5 million facility is used to leverage technical support for farmers through conventional grants, and also to fund purchase of essential inputs and new technologies on a cost-recovery basis, including interest at fair commercial rates. Zim-AIED also includes a \$10 million revolving loan fund managed by three local banks that provide matching funds and provide loans on competitive commercial terms.

In summary, Zim-AIED is a market-driven program that works closely with small-, medium-, and large-scale buyers to raise demand and increase competition for smallholder-grown crops and products.

I. EXECUTIVE SUMMARY

This is the sixth quarterly report of the Zimbabwe Agricultural Income and Employment Development (Zim-AIED) program. Zim-AIED is providing technical assistance to improve food security and increase household incomes of 180,000 small-scale farmers throughout Zimbabwe. Significant results for this quarterly period (January-March 2012) are summarized below:

- Activities were directed at increasing the number of companies purchasing products from smallholders; increasing the availability and disbursement of working capital to rural-based agritraders serving farmers on communal land; increasing production of maize and other food crops; raising smallholder earnings from cash crops; and actively supporting agribusiness investors in rural areas.
- A total of **19,379 rural households received various types of technical assistance** this quarter to raise productivity, access new markets, obtain credit, and increase incomes and employment. The total of new households assisted for the half-year is 29,857, which is 69% over target for the period.
- The **total sales recorded from program beneficiaries were valued at \$2.39 million** for this quarter bringing the total for the half year to \$5.34 million. The program established reliable market linkages with buyers, including many rural traders borrowing through AgriTrade that will purchase produce worth more than \$17 million from program beneficiaries during the upcoming harvest season.
- **Twenty four percent of Zim-AIED beneficiaries are producing crops under contract** this year to specific buyers of maize, soya bean, sugar bean, groundnut, paprika, banana, and other crops.
- Zim-AIED's revolving credit facility (AgriTrade) grew during the reporting period with an additional 93 loans being disbursed worth \$166,120. To date, AgriTrade has lent to **769 borrowers and 524 of these were active borrowers** at the end of March. Cattle (51%), maize (23%), inputs (11%) and potato (6%) were the main products purchased. Direct credit to farmers increased through commercial loans, buyer advances and recoverable grants.
- **Direct commercialization support was provided to eight irrigation schemes** this quarter, offering technical assistance to 2,343 plot holders on water management, market planning, and new crop production under contract to specific buyers.
- **The total of grants approved and under implementation is \$1.84 million** with 92 percent going directly to support smallholder production and marketing.
- The program **implemented a gender mainstreaming policy** whereby men, women, young people, and disadvantaged groups were specifically considered in the planning of all program interventions. As a result, 56 percent of all beneficiaries receiving program assistance were women.
- After 18 months of implementation, **Zim-AIED is on course to meet its main objectives and targets**. An assessment of progress towards meeting the 2012 targets set for Zim-AIED's 12 Feed the Future indicators concluded that most should be met and some will be exceeded.

2. PROGRAM OBJECTIVES

The primary objective of the Zim-AIED program is to improve food security for 180,000 Zimbabwean rural families by increasing household incomes from agriculture and increasing food production among vulnerable but commercially viable farmers. This goal will be reached through the achievement of three intermediate results:

1. *Increased Agricultural Production*: measured through change in total production, productivity, crop yields; changes in product mix to include higher value crops; and changes in area under production at the household and national level. The emphasis is on commercially viable production of both food and cash crops.
2. *Enhanced Value Addition*: measured through change in farm sales of semi-processed products and crops for processing, new employment generation in added value products, and investment in processing facilities.
3. *Expanded Market Access*: measured through change in volume and value of sales of targeted commodities and integration of farmers into outgrower and contract farming schemes.

Although the focus of Zim-AIED is on profitable food and cash crop production, income generation and employment, interventions focus on improving the livelihoods of “vulnerable but viable” farmers through sustainable commercial initiatives. The aim is to move rural families from subsistence to commercial farming and increase their asset base through investment in perennial crops and livestock.

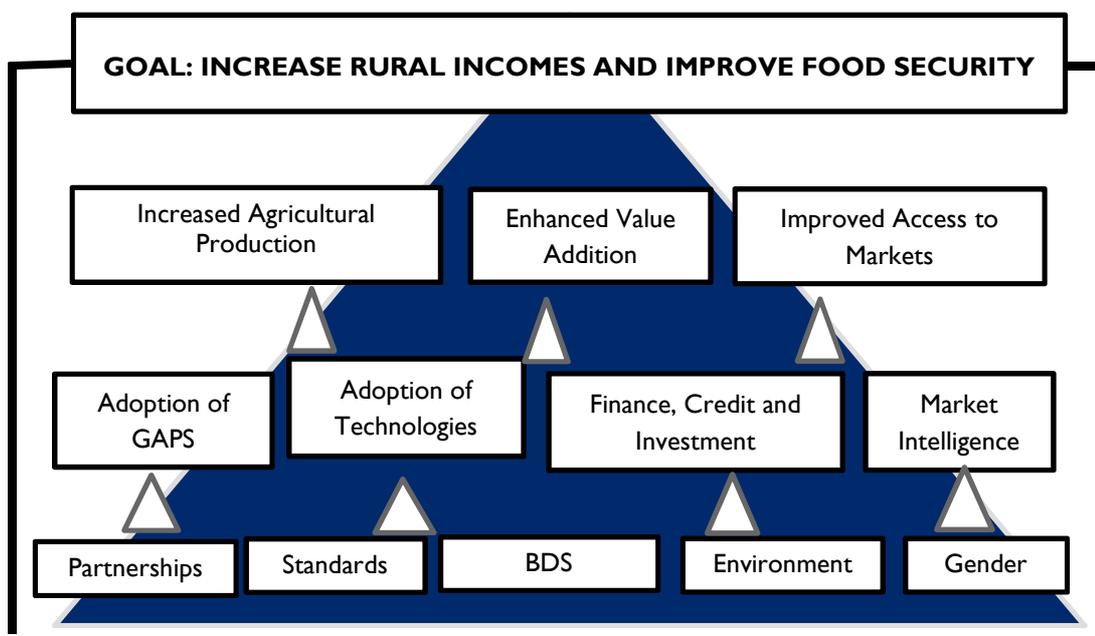
Fintrac’s approach for the implementation of Zim-AIED is summarized in the results framework shown in Figure 1. The program focuses on interventions that expand market access, increase the availability of credit and finance across the value chain, raise production, and add value to products. To maximize outreach and ensure sustainability, these interventions are carried out via partnerships mainly with commercial companies with additional support from NGOs, particularly in vulnerable areas. The program’s technical team is developing commercial partnerships to create a national network of agribusinesses that can guarantee access to markets at fair prices; provide working capital and finance at realistic rates; supply inputs efficiently; and provide extension and training to growers as an embedded cost.

During this reporting period, the Zim-AIED technical team focused on:

- **Market linkages** – increasing the number of companies purchasing products from smallholders both through contracts and by opportunistic buying.
- **Finance and credit** – increasing the availability and disbursement of working capital to rural-based agribusiness investors and to agritraders buying products from smallholders at the village level and supplying inputs. Increasing direct credit to farmers through commercial loans, advances from buyers, and recoverable grants.
- **Staple food crops** – increasing local and national production of maize, groundnuts, and root crops at competitive prices.
- **Cash crops** – raising smallholder earnings through surplus production of staple food crops and commercial production of high-value cash crops, particularly banana and paprika.

- **Rural entrepreneurs** – actively supporting a new generation of small- and medium-sized agribusinesses willing to invest in rural areas across Zimbabwe.

Figure 1: Zim-AIED Summary Results Framework



3. ACTIVITIES

Program activities were carried out across the country and included a wide range of interventions, from producer credit to crop-specific irrigation and marketing assistance. The sections below describe Zim-AIED activities in six categories that reflect the results-based indicators, the technical approach, and priorities chosen to achieve program objectives.

- Beneficiaries – number, gender balance, geographical spread, and types of support received
- Sales and Incomes – amount of new money in the pockets of Zim-AIED beneficiaries
- Market Access – research, analysis, planning, and new business development
- Finance and Credit – AgriTrade revolving fund and micro-credit support for smallholders
- Business Development – record keeping, crop budgets, marketing and contract production
- Productivity – direct interventions to increase yields and return on investment in staple crops, horticulture, livestock, value addition and irrigation

3.1 BENEFICIARIES AND GEOGRAPHICAL COVERAGE

To achieve its national objectives of improving food security and regenerating the agricultural sector, with smallholders as the engine of growth, Zim-AIED is aiming to provide effective technical assistance to at least 33,000 rural households each year (table 2).

Table 1: Geographical Location of Zim-AIED Beneficiaries FY2012											
Number of rural households ¹											
Province	Q1			Q2				Q1 + Q2			
	M	F	Total	M	F	Total	%	M	F	Total	%
Manicaland	1,130	818	1,948	1,528	2,138	3,666	19	2,658	2,956	5,614	19
Mashonaland Central	368	293	661	1,384	1,186	2,570	13	1,752	1,479	3,231	11
Mashonaland East	1,138	1,522	2,660	1,267	1,522	2,789	14	2,404	3,043	5,447	18
Mashonaland West	488	419	907	1,334	884	2,218	11	1,823	1,303	3,126	10
Masvingo	663	1,314	1,977	1,724	3,203	4,927	25	2,387	4,518	6,905	23
Matabeleland North	71	148	219	257	303	560	3	328	451	779	3
Matabeleland South	79	104	183	582	726	1,308	7	661	830	1,491	5
Midlands	1,061	863	1,924	885	455	1,340	8	1,946	1,318	3,264	11
Total	4,997	5,481	10,479	8,961	10,418	19,379	100	13,958	15,898	29,857	100

1. Excludes 524 agribusinesses borrowing from AgriTrade

Source: Zim-AIED

In this period, 19,379 new households were assisted, increasing the half-year total to 29,857, equivalent to 69% over target for the period (table 2). This was achieved by linking buyers to growers of different products, establishing new demand, and then providing intensive technical assistance and training to farmers. Zim-AIED activities were implemented in all provinces (Table 1, Figure 2).

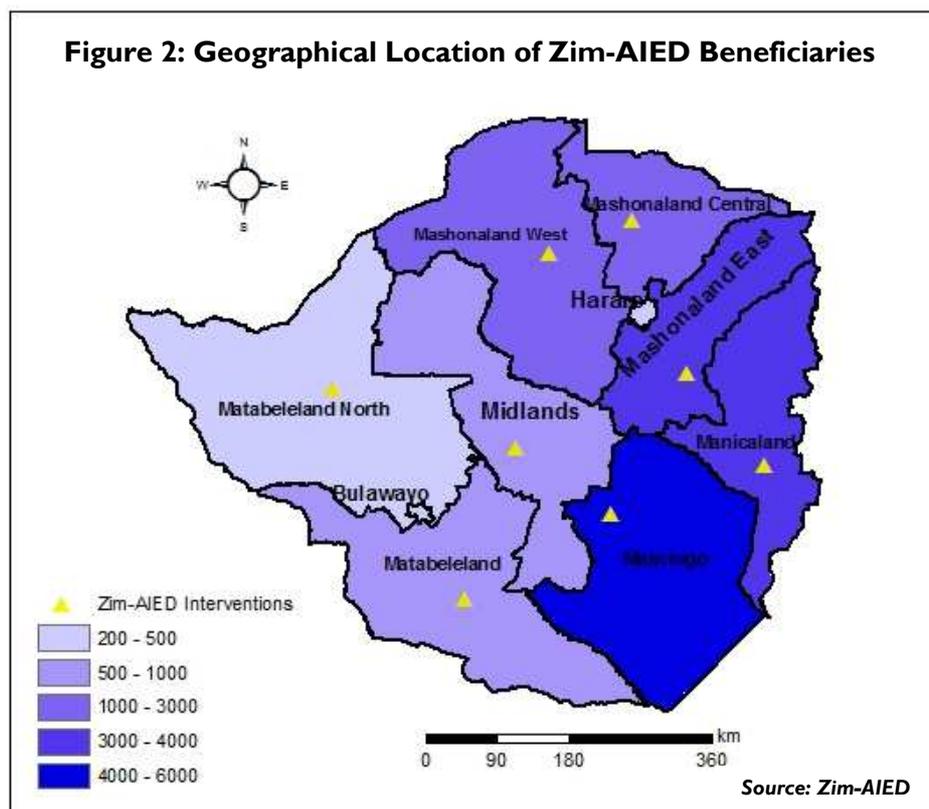


Table 2: Rural Households assisted by Zim-AIED, 2011 and 2012								
Number of rural households assisted								
FY2011				FY2012	Q1+Q2			
Target	Achieved	Variance	% Variance	Target	Target	Achieved	Variance	% Variance
25,000	23,852	-1,148	-5%	33,000	17,648 ¹	29,857	12,209	+69%
1. Includes shortfall carried forward from 2011								
Source: Zim-AIED								

To date, Zim-AIED has reached 53,709 households since the start of the program, equivalent to 92 percent of the target beneficiaries for the first two years of implementation (Table 2). The focus of all technical assistance has been on market development. As a result, during this quarter, 13,026 farmers were producing crops under contract to specific buyers of maize, soya bean, sugar bean, groundnut, banana, paprika, and other crops (Table 3, 5). This means that 24% of all households assisted since the start of Zim-AIED are currently producing crops under contract. Many more are linked to buyers through informal arrangements (table 5).

Table 2 shows the types of assistance provided by Zim-AIED. Training was provided to a high percentage of farmers accounting for 37% of all recorded activities. This quarter, training was provided to farmer groups on different aspects of business planning and marketing, improved crop production techniques, and environmental management. One-on-one technical assistance was provided through regular field visits carried out directly by Zim-AIED and partner-employed technical staff. However, the establishment of contracts was equally important (see above), with 35% of beneficiary activities linked to contract production this quarter. The number of market linkage activities recorded was significant but actually is under-reported since it includes only a fraction of the many thousands of households who were able to sell produce to rural traders receiving AgriTrade loans for the first time.

Table 3: Types of Assistance provided to Farmers and Traders assisted by Zim-AIED ¹													
Number of people participating in Zim-AIED activities													
	FY2011	FY2012									FY2011+FY2012		
		Q1		Q2			Q1 + Q2						
Activity	Total	Total	M	F	Total	%	M	F	Total	%	M	F	Total
Training	7,342	6,423	7,555	10,679	18,234	45	10,562	14,095	24,657	37	14,381	17,618	31,999
TA	4,530	2,806	3,319	3,938	7,257	18	4,540	5,523	10,063	15	7,011	7,582	14,593
Credit	-	676	516	253	769	2	962	483	1,445	2	962	483	1,445
Market linkage	7,968	2,668	1,024	439	1,463	4	2,840	3,787	6,627	10	8,312	6,283	14,595
Contract Famers	249	0	6,045	6,981	13,026	32	6,045	6,981	13,026	35	6,157	7,118	13,275
Total	20,089	12,573	18,459	22,290	40,749	100	24,949	30,869	55,818	100	36,823	39,084	75,907
1. The totals shown here are higher than the number of households benefiting shown in table 1 since many receive multiple types of assistance TA – technical assistance													
Source: Zim-AIED													

3.2 SALES AND INCOME

Sales by Zim-AIED beneficiaries this quarter were recorded at \$2.39 million, including AgriTrade sales (table 4). Surplus livestock and stored maize being sold off for household needs accounted for more than 70% of sales to AgriTrade borrowers. Other Zim-AIED assisted farmers with access to water for irrigation were able to grow and sell banana, vegetables and miscellaneous products. The total sales recorded for the half-year were \$5.34 million but this will increase significantly over the next two reporting periods when harvesting of the major target crops will take place.

Net income varies between products and will be analyzed in more detail as crop and sales figures come in for the major commodities. However, for smallholders following recommended good agricultural practices and producing under contract, costs of production should not normally exceed 40 percent of farm gate returns. This means that Zim-AIED assisted households have generate new income of at least \$3.2 million so far this year and should reach at least \$12 million over the next six months based on current projections (table 5)..

Product	No. of farmers	Q2 Qnty Sold (kg)	Price \$/ kg	Q2 Sales \$	Average sales / farmer	Cum sales year(Q1+Q2)	BUYER
Maize	tbd ¹	2,278,795	0.20	455,759	tbd	1,197,776	Various A/Trade
Small grains	tbd	28,371	0.80	22,697	tbd	28,323	Various A/Trade
Vegetables	tbd	193,073	0.79	152,528	tbd	472,792	Various A/trade
Cattle	tbd	710,721	2.10	1,492,514	tbd	2,850,392	Various A/Trade
Others	tbd	67,990	2.15	146,178	tbd	652,542	Various A/Trade
Bananas	240	500,000	0.25	125,000	520.83	142,750	FAVCO
Total	240	3,778,950		2,394,676		5,344,575	

1. tbd – exact number of growers supplying AgriTrade and other buyers still being determined

Source: Zim-AIED

3.3 MARKET ACCESS

Market access data provided by commodity buyers was a crucial factor in the selection of Zim-AIED target products, combined with production and trade statistics, crop budgets, and assessments of domestic, regional, and global demand. The potential competitiveness of smallholder producers was evaluated in detail with proven commercial companies and other agricultural stakeholders. Specific market directed activities included:

- Maintenance of a buyer inventory for each target crop (Annex 3).
- Identification of new buyers and assessment of their willingness and ability to enter into contracts with growers and traders.
- Monitoring and maintenance of buyer activities, problems, and interests.
- Collection and analysis of baseline data on historical production and trade.
- Collection and analysis of production data and historical price information to update crop and product budgets.
- Assessment of market size, average prices, and net returns that growers could achieve for each potential target crop.
- Evaluation of comparative and competitive advantages of potential target products.

Zim-AIED managers were in regular contact with these companies, linking them to new growers, discussing product development issues, troubleshooting on supply and quality issues, and providing direct technical assistance where needed. Target crops fall into the five categories shown in Figure 3. Horticultural buyers are the biggest group, making up 61 percent of regular buyers, but they buy in smaller quantities and have the most difficulty managing formal agreements. Zim-AIED maintains an inventory of buyers (Annex 3) and maintains contact with many other companies who buy from assisted smallholders but, for various reasons, do not want to commit to agreements in advance of harvesting seasons.

3.4 FINANCE AND CREDIT

AgriTrade, the Zim-AIED revolving credit fund, was successfully launched with CABS, Trust, and Micro King banks in May 2011. New contracts between Fintrac and the three partnering financial institutions were signed in September 2011. The fund provides short-term lines of credit to rural agritraders, as well as medium- and large-scale companies involved in consolidation, processing, and distribution of agricultural commodities to local, regional, and export markets. AgriTrade was used initially for the purpose of financing purchases of farm produce from smallholder farmers but, during this quarter, borrowers also used loans for input trading and for pre-financing growers.

On the back of the momentum and as a result of the increased interaction between the technical assistance and credit teams, AgriTrade continued to grow in this quarter (Table 5). An additional 93 loans were disbursed, bringing the cumulative value of loans disbursed to \$5,616,257.

Loan repayments amounted to \$947,427, providing capital for new loans, comprising 81 percent of disbursements during the quarter. Equally significant was the increase from 84 percent to 116 percent in the cumulative value of agro-produce purchased relative to the cumulative AgriTrade loans disbursed relative to the last quarter.

Table 6: AgriTrade Portfolio to Date

	CABS		TRUST		MICROKING		TOTALS	
	#	\$	#	\$	#	\$	#	\$
Submitted applications	25	1,019,267	168	7,295,217	694	2,126,469	887	10,440,953
Applications under review	3	487,000	15	549,921	0	-	18	1,036,921
Approved loans	7	660,000	68	2,829,788	694	2,126,469	769	5,616,257
No. loans disbursed	4	250,000	57	2,318,029	463	1,021,493	524	3,589,522
Active loan portfolio		410,000		511,759		1,104,976		2,026,735
Produce to be purchased		1,113,000		6,032,200		2,150,303		9,295,503
Actual produce purchased		258,334		2,953,589		3,326,254		6,538,177

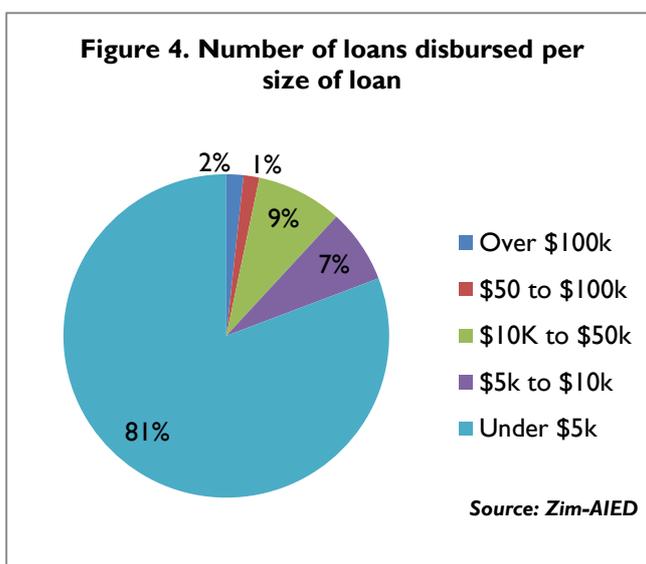
Source : Zim-AIED

This growth in the overall loan portfolio has been sustained primarily by Trust Bank and MicroKing, in spite of challenging liquidity problems experienced by both banks. CABS on the other hand, closed the quarter with a weak performance given its relative liquidity strength in the Zimbabwean financial market, disbursing only one loan of \$70,000 during the quarter. Following discussions with Zim-

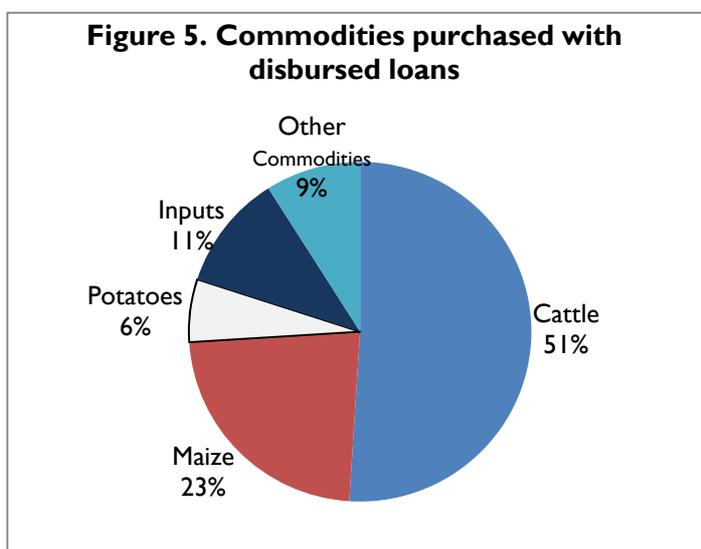
AIED, CABS employed an additional staff member within the Agribusiness unit to concentrate on growing the AgriTrade portfolio.

In order to both broaden outreach and spread the risk of managing the AgriTrade Facility, Zim-AIED issued a new tender for prospective partner banks to submit proposals. Three banks, NMB, MBCA and Ecobank submitted bid proposals and were individually interviewed by an evaluation panel – the final decision on the additional AgriTrade banking partner will be reached by the end of April 2012.

AgriTrade continued to inject liquidity into the rural economy with most of its loan portfolio comprising small- and medium-sized agribusinesses involved in communal agriculture. Loans less than \$5,000 made up 81 percent of the total loans disbursed (Figure 4). For the majority of these borrowers, AgriTrade provided their first opportunity to access the formal banking system. Since these borrowers are mostly based in rural areas, they are critical for commercializing the rural economy since they typically buy small lots of maize and vegetables, or individual animals from smallholders and consolidate produce for marketing to national buyers and processors.



Maize and cattle were the main agricultural commodities traded (Figure 5) as farmers continued to exchange their stored crops and excess cattle for cash to finance new plantings and household requirements. By providing credit specifically for this type of trade, AgriTrade contributed directly to the restoration of rural food markets and improved food security by financing the movement of crops and products from surplus to deficit areas.



3.5 BUSINESS DEVELOPMENT

A total of 4,555 smallholders were trained in farming as a business by Zim-AIED technical staff. In every case, training was in direct support of marketing agreements between farmers and buyers or took place in conjunction with productivity trainings (Table 7). Smallholders received training in recordkeeping, accounting, and contract management. Groups, including irrigation management committees, received technical support in governance, administration, and other management functions. Business training and direct technical assistance were also provided where necessary for

input suppliers, agro-dealers, and value chain beneficiaries including processors, traders, and exporters.

Farmers contracted to Zim-AIED partners Matanuska, Capsicum, Prime Seed, FSG, O'Enem, FAVCO, Windmill, Harare Produce Sales, and Progene received specific support for crop budgeting and contract management.

Table 7: BDS training delivered to farmers

Commercial Partner	Q1			Q2				Q1+Q2		
	M	F	Total	M	F	Total	%Total Q2	M	F	Total
Matanuska	79	34	113	303	316	619	14%	382	350	732
Capsicum	50	112	162	239	192	431	9%	289	304	593
Prime Seed				367	531	898	20%	367	531	898
SFG	169	296	465	108	137	245	5%	277	433	710
O'Enem Meats				218	98	316	7%	218	98	316
FAVCO				152	71	223	5%	152	71	223
ZFAT/Windmill				137	84	221	5%	137	84	221
Harare Produce sales				224	219	443	10%	224	219	443
AgriTrade						0	0%	0	0	0
SAT/Progene				517	642	1159	25%	517	642	1,159
Total Farmers	298	442	740	2,265	2,290	4,555	100%	2,563	2,732	5,295
Proportion (by gender)	40%	60%	100%	50%	50%	100%		49%	51%	100%

Source: Zim-AIED

3.6 PRODUCTIVITY

Productivity training in crop agronomy, irrigation, livestock management, and postharvest processing was carried out intensively throughout the quarter by the Zim-AIED technical team and partner companies' extension workers. In addition to the extension and training activities being carried out under sub-contracts with SAT and CARE, a new initiative started with the Zimbabwe Farmers Alliance Trust (ZFAT), a joint venture between the Commercial Farmers Union (CFU) and the Zimbabwe Farmers Union (ZFU). Following an assessment visit to ZFAT-assisted farmers in Dotito (Mount Darwin), Zim-AIED agreed to provide technical assistance and training through this season to more than 1,000 beneficiary farmers. The farmers have contracts for maize with Zim-AIED partner Windmill Products who have advanced fertilizer and seed. Windmill will buy back the maize for its animal feed plant. From the visit, carried out with Windmill technical staff, it was clear that most of the contracted farmers have standing crops grown to a relatively high standard relative to non-contracted crops in the area. Considerable technical assistance time was also spent negotiating a grant for training and commercialization of livestock producers (cattle, goats, and sheep) in Matabeleland South that will roll out next quarter.

Table 8: Estimated Crop Production of Maize and Groundnut around Zim-AIED Agribusiness Hubs

Province	Number of sites	Number of beneficiaries	Maize(tons)	Groundnuts(tons)	Buyers
Mash West	17	7,428	22,925	522	Progene seeds; Produtrade
Mash East	10	1,810	2,221	483	Progene seeds; Prime seeds
Mash Central	4	1,419	3,703	664	Progene seeds; Northern Farming
Manicaland	8	1,222	433	170	Agriseeds; Matanuska
Masvingo	8	5,418	6,576	1,833	Capstone
Mat North	3	311	419	44	Capsicum; National Distributors
Mat South	8	1,247	1,087	146	Capsicum; National Distributors
Total	58	18,855	37,364	3,862	

Source: Zim-AIED

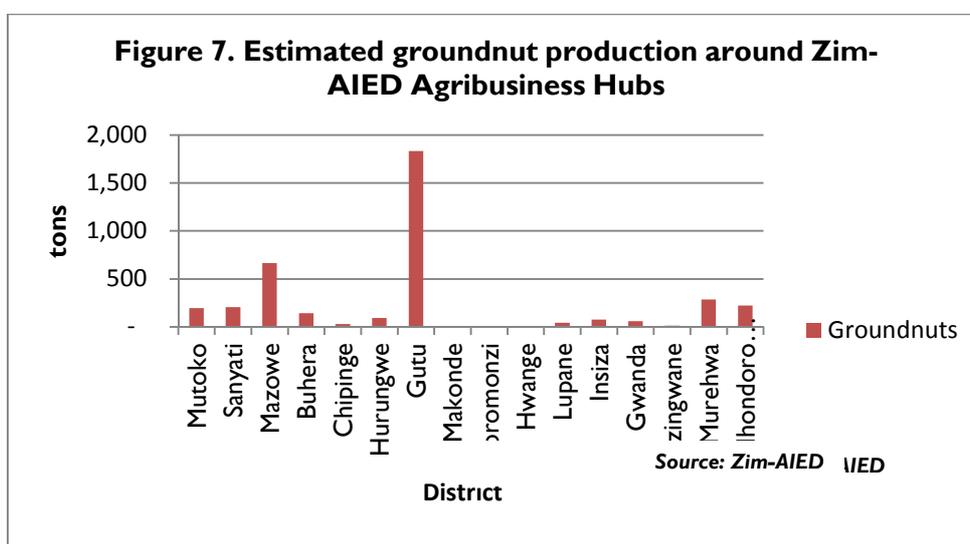
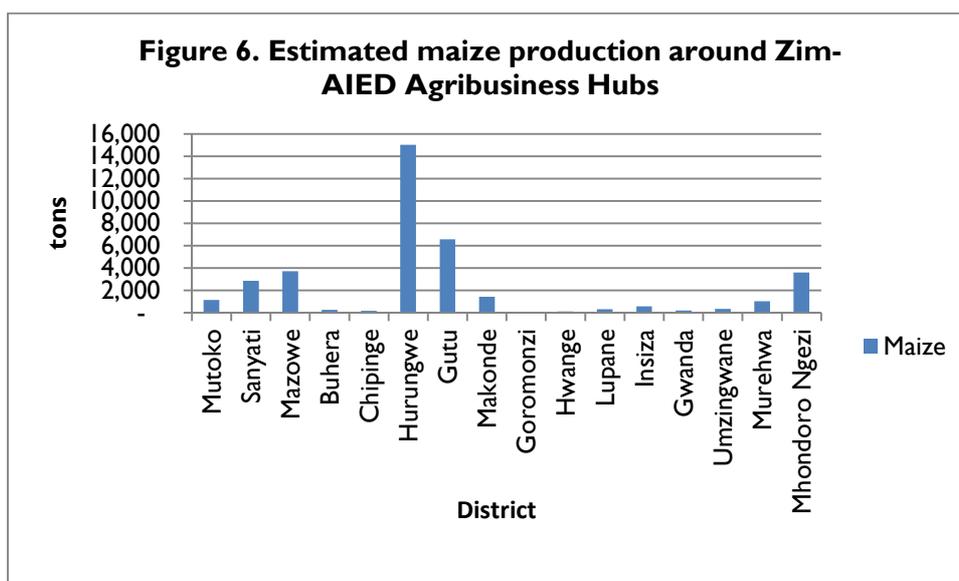
3.6.1 Staple Food Crops

The main target products this quarter were maize, groundnuts, sugar bean, sweet potato, and soya bean although farmers also received technical assistance on a range of other food crops, including cow peas, sorghum, millet, and bambara nuts (table 8). Many farmers who did not receive rain in December 2012 continued with late planting of maize in January 2012. Zim-AIED extension workers provided training to 20,590 growers on 86 demonstration and training sites countrywide. The technical focus during the period was on fertilizer application, weed control to maximize yields, crop estimation, and postharvesting technologies. Commodity trading companies actively contracted smallholder farmers to supply maize, soya and groundnuts. Three companies – Windmill Products, O’Enem Meats and Northern Farming, contracted a total of more than 3,000 Zim-AIED assisted smallholders farming on 800 hectares of communal land in the high agricultural potential areas of Chiweshe. Windmill also advanced seed and fertilizer to farmers valued at \$300,000 that will be paid back by direct deductions from farmers’ sale of products. Based on current crop estimates, the contracted farmers should produce at least 3,000 tons of maize. Prime Seed contracted 2,050 farmers to produce groundnut in Mutoko. The farmers received seed and fertilizer on credit terms from Prime and will also pay for them by direct deduction from sale returns. The contracted farmers expect to produce about 400 tons of groundnuts. A new agreement was negotiated with Agriseeds that will increase sales of groundnut this season to an estimated 2,000 farmers on communal land.

Buyers of sugar bean were active throughout the reporting period. A total of 1,000 farmers planted early season sugar bean at Insukamini Irrigation Scheme in Lower Gweru, in Midlands Province under contract to Ferts, Seed and Grain (FSG). The farmers received 10 tons of input loans of sugar bean seed and 20 tons of Compound D fertilizer worth \$36,000 as an advance from the company. An estimated 150 tons of sugar beans is expected to be produced by the contracted farmers. Matanuska rolled out the sugar bean project in southern Manicaland expected to produce 950 tons of sugar beans. The company advanced inputs to farmers valued at more than \$200,000. Rain-fed farmers in Gutu and Gweru increased their planting of sweet potato using their own planting

material. Thirty farmers established new nurseries using tissue-cultured sweet potato vines from program-assisted demonstration plots.

As a deliberate implementation strategy, demonstration sites evolved during the quarter into “agribusiness hubs” as a means of increasingly attracting an array of private-sector companies who contract and buy products from participating farmers and also provide essential market information. The main food crops being produced are maize and groundnuts (Table 8). In a survey carried out in March, crop status was observed to be good at sites that received adequate rainfall or irrigation but with about 50 percent affected to various degrees by the mid-season drought (Figures 6 and 7).



In all, 79 field days were conducted countrywide this period, teaching farmers good agricultural practices and marketing advice. More than 20,000 farmers, traders and inputs suppliers, and other stakeholders attended the events, including government representatives, policy makers and traditional leaders. Many participants were surprised to see improved yields on previously degraded lands, clearly showing that productivity can be increased in marginal areas by following proven technologies.

3.6.2 Horticulture

Training and technical assistance focused on developing small-scale, commercial fruit and vegetable production by growers under contract to local companies, introducing new crops and technologies, such as tissue-cultured bananas, precision fertigation systems and postharvest handling equipment, and linking growers to new markets, such as oranges from Negomo irrigation scheme for export to South Africa.

The major products in terms of importance this period were: bananas, oranges, cabbages, tomatoes, gem squash, giant rape, carrots, butternuts, fine beans, cucumber, green pepper and pigeon pea (Table 9).

Crop	Number of Farmers	Location	Estimated Area (ha)
Bananas	1,200	Honde Valley	360
Bananas	120	Chipinge	30
Citrus	296	Mazowe	207
Carrots	100	Mutoko	10
Fine Beans	73	Mutoko	4
Butternut	130	Mutoko	26
Giant Rape	40	Mutoko	8
Green pepper	23	Mutoko	5
Tomatoes	90	Mutoko	5
Peas	79	Mutoko	16
Cucumber	64	Mutoko	6
Squash	6	Mutoko	1
Cabbages	50	Insiza	4
Pigeon pea	300	Murewa	30
TOTAL	2,571		712

Specific interventions included:

- Creation of a model commercial banana farm on Mutema irrigation scheme in southern Manicaland. Under contract to leading banana production and distribution company Matanuska, 300 farmers combined to establish a 32-hectare plot of bananas using cutting edge technology (tissue-cultured seedlings, micro-jet irrigation, and customized fertilizer) that will achieve yields of more than 30 tons per hectare compared with the national smallholder average of less than 10 tons per hectare.
- Introduction of new postharvest systems to more than 500 small-scale banana farmers in Honde Valley contracted to FAVCO. As a result, purchases from Zim-AIED assisted farmers increased to 320 tons from 110 tons in the previous quarter. At an average price of \$0.23 per kilogram, this provides new income of more than \$28,000, which is equivalent to \$1,160 per hectare per year with considerable potential for yield increases of more than 100 percent.
- With Zim-AIED support, vegetable farmers on small irrigation schemes in three wards of Mutoko started to grow a range of fresh vegetables for Harare Fresh Produce. Zim-AIED provided technical assistance to rehabilitate their irrigation systems so that year-round production and sales can be assured.

- Two hundred and ninety seven smallholder citrus farmers at Negomo Irrigation Scheme in Chiweshe (Mashonaland Central) were assisted in negotiating a contract with Chegutu-based Dodhill Citrus Exporters (Mashonaland West). Negomo farmers have 72 hectares of oranges, of which 60 percent consist of Washington Navel, an easy-peeling variety suitable for both local and export markets. The balance is Valencia oranges, which are more suited for juicing. If the first shipment goes well, farmers will sell more than 300 tons to Dodhill at a farm gate value of \$42,000. They should earn a similar amount from roadside sales and deals with processors to give an average return per grower of at least \$300. The oranges were a spin-off from Zim-AIED's separate intervention to regenerate mangetout and sugar snap pea exports from Negomo that will provide new export income for farmers in the next quarter.
- The technical and credit teams combined efforts to secure a \$50, 000 AgriTrade loan from Trust Bank for Sandefer Investments to contract smallholder farmers in the production of high-value horticulture crops at Silabhula Irrigation Scheme in Gwanda district in Matabeleland South. Initially, Sandefer will concentrate on out-of-season cabbage and tomato to supply existing customers, but the Scheme will eventually expand production to include table potato and other crops. The company is providing growers with a full package of hybrid seedlings, inputs and marketing services. Zim-AIED technical staff are providing technical assistance and training plus field demonstrations focusing on product development. Silabhula is a gravity fed scheme of about 400 ha and presents good opportunities for other commercial partners to contract farmers for a range of products backed up by irrigation management and crop production support from the Program.

3.6.3 Value Addition

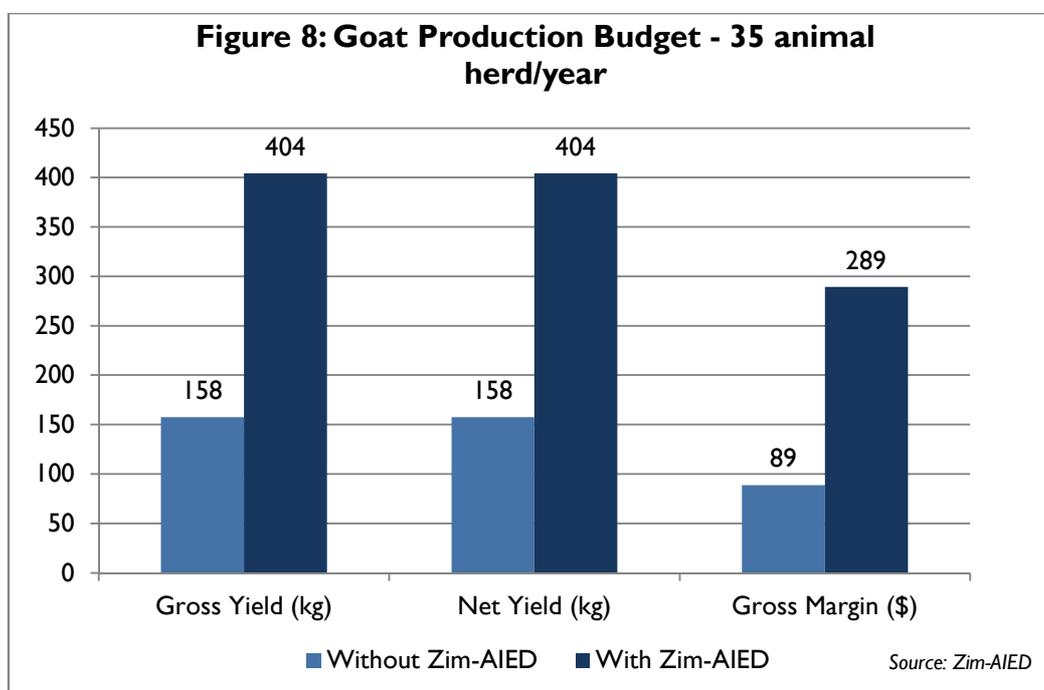
The main value addition activity this period was the delivery of a complete range of technical assistance and training on production and postharvest handling to more than 3,000 paprika growers contracted to Capsicum. Other interventions were made on processed vegetables and mango. Specific activities and results for the quarter include:

- A rapid survey of farmers contracted to Capsicum indicated that their production should result in at least 1,400 tons worth about \$1.49 million at farm gate prices. This is equivalent to an average contribution to income of \$500 per farmer. The best, irrigated growers will earn much more than this. Some farmers are expecting to harvest 2,500 tons of dried paprika from a one-hectare plot, with a potential value of \$3,900. Sales will start next quarter. Paprika exports jumped last year and Zim-AIED has provided credit and technical assistance to more than 4,000 growers countrywide (including some not under contract) to maintain this growth. Buyers from Capsicum and Zim-AIED technical staff held the first ten of 21 paprika field days planned at various sites throughout the country. At least 200 smallholders around each site are receiving specialist support to increase their production of paprika. Representatives from the local authorities, law enforcement agencies, Agritex, trading and inputs companies and banks attended the events.
- The technical and credit teams worked together to help Bulawayo food processing company National Distributors obtain a \$30,000 AgriTrade loan from Trust Bank to expand its operations. The company contracted has contracted Zim-AIED assisted smallholder farmers on local irrigation schemes in Matabeleland North and South to produce beetroot, chili and other vegetables for production of chutneys and relishes.

- Zim-AIED technicians provided hands-on farmer training on mango processing to 68 farmers (56 women) in Lower Gweru in the first phase of a plan to utilize their large mango crop that is currently sold very cheaply or left to rot as it falls. The farmers learnt how to construct low-cost drying equipment and solar drying methodology. Ten lead farmers were then selected from the group and trained intensively on mango drying, grading, packaging, and marketing. The area, like others in the dry areas of Midlands and Matabeleland, has many mature mango trees but they have provided minimal income in the past. This new initiative to provide low-cost technology and market access will eventually lead to new income and employment.

6.3.4 Livestock

The livestock team and commercial partners gave technical assistance and training to more than 1,000 farmers in Chiweshe producing maize and soya bean for animal feed. They also provided veterinary services to more than 1,000 livestock producers in Matabeleland North and South. Work was carried out in cooperation with meat processing companies and Tjinyinyi Babili Trust (TBT), an NGO providing training and technical support to rural households in Matabeleland. Partnership agreements for technical assistance and commercialization of cattle, goats, and sheep were negotiated with TBT and Inala Enterprises of Bulawayo who are also AgriTrade borrowers. Agreements with three other meat processors were delayed pending analysis of herd economics for the three animal types. Analyses shown previously in the annual report showed that cattle can be profitable for farmers in zones IV and V who keep a herd of at least 15 animals and invest in health and nutrition supplements. To obtain a minimal income of \$300 per year from goats requires around 40 animals (Figure 9).



6.3.5 Irrigation

During this quarter irrigation activities focused on providing technical assistance to farmers and extension staff from private companies and public institutions on irrigation schemes where Zim-

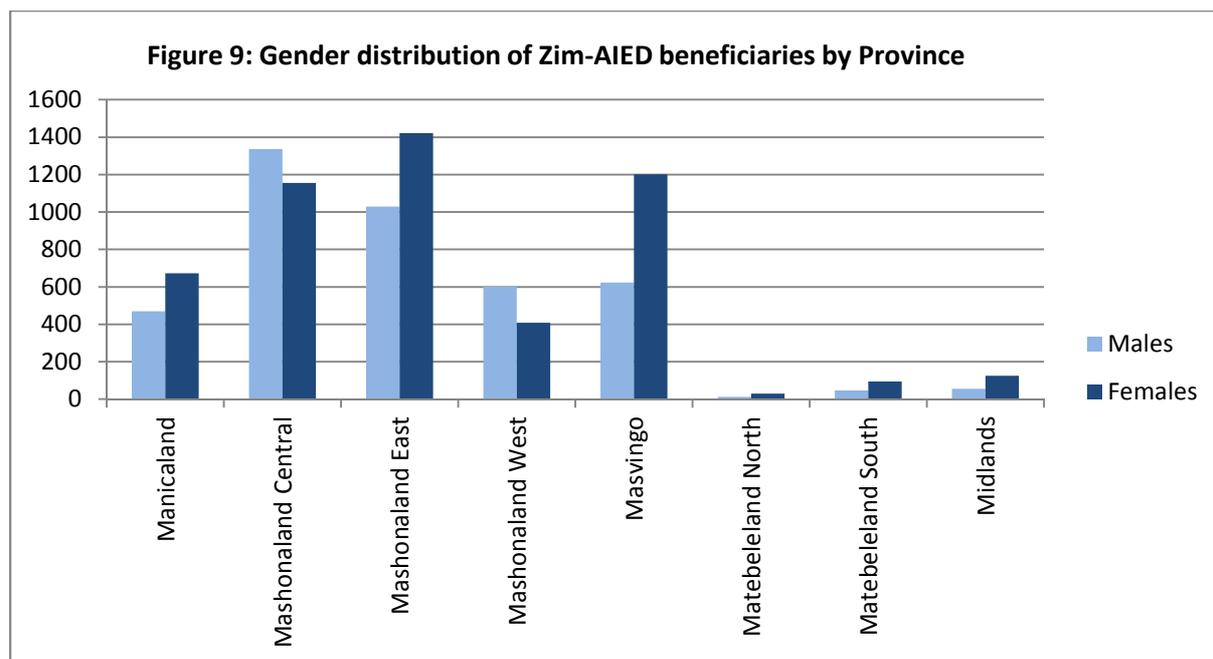
crop production by smallholder farmers in the area. It was agreed that Zim-AIED would work with rural communities in the Madigane area of Lower Gweru to ensure compliance with all environmental regulations and get approval from EMA for areas under cultivation. The EMA is supportive of farmers using water for their crops but expects it to be extracted using conservative systems and at sustainable levels. This will enable families to obtain cash income from new production of sweet potato, vegetables, sugar bean and other crops.

- As part of their training on organization and management, irrigation management committees were encouraged to incorporate natural resource management issues, such as banning illegal extension of fields, especially along drainage channels, use of oversized siphons, and use of persistent agrochemicals, in an effort to avoid over-irrigation, water logging, salinity, and pollution.
- The high-tech approach to banana production introduced in Chibuwe, Musikavanhu, and Mutema irrigation schemes during this quarter incorporated strict natural resource management practices. All dead leaves will be pruned and laid in waterways and around the plants to conserve moisture and limit soil erosion from runoff. Trials with biological nematicides will provide alternatives to more harmful chemicals. Basin irrigation around blocks will mitigate soil erosion and reduce overwatering and runoff into rivers. The micro-jet irrigation installed at the Mutema demonstration plot will improve water use efficiency, reduce erosion, and mitigate salinity problems. Introduction of overhead cableways to move banana bunches and inputs from field to packhouse will eliminate compaction by tractors and minimize use of diesel fuel on the project. Irrigation schemes with paprika were planted on high ridges to reduce erosion.
- All demonstrations and training on rain-fed systems included minimum tillage techniques for water conservation and improvement of soil structure. Farmers were encouraged to plant mixed cropping systems that included legumes and fodder crops to build up soil fertility.
- Specification of optimum herd size to avoid environmental degradation was taken into account in all livestock partnership agreements and training activities. Proposed introduction of village-level feedlots will have a positive effect on the rural environment as well as making commercial sense. Technical assistance was provided to O'Enem Meats to rehabilitate drainage systems that can utilize slurry from pig and cattle operations to produce manure and feed fishponds.

5. GENDER

Zim-AIED continued to implement a gender mainstreaming policy, which ensures that men, women, young people, and disadvantaged groups are specifically considered in program plans. Trainings were strategically planned around times when women are free from their day-to-day household chores. Equal participation in all activities was promoted as well, avoiding the development of conflict or tension in the domestic setting.

Training and technical assistance focused on practices that reduce labor for jobs typically assigned to women. Zim-AIED promoted and trained growers in the safe use of herbicides, which will reduce the burden of weeding on women, as well as saving costs and increasing yields and net income. Cableways were included in the Mutema banana project to avoid the labor-intensive practice of carrying banana bunches from the field, a task usually undertaken by women. Groundnuts, sweet potatoes and goats were targeted and promoted in part because they contribute to household food security and nutrition, allowing women to provide more nutritious food to their children.



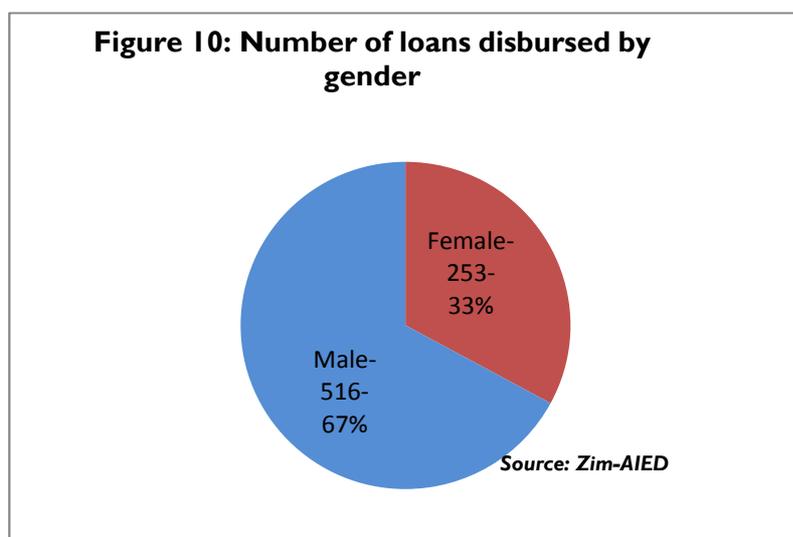
As a result of these gender-mainstreaming activities, 55 percent of all beneficiaries who received program-related technical assistance were women (Table 1, Figure 9) and 58 percent of training participants were women (Table 2).

Due to traditional land ownership practices and the nature of the loan application process, it is more difficult for women to access loans, as often the title deeds of property or other forms of collateral are registered under a male name. Despite this, at end-March 2012, women made up 33 percent of total AgriTrade borrowers (Figure 11). The loans acquired by women are smaller on average, making up 19 percent of the total value of the AgriTrade disbursed loans. Because the majority of agrodealers with access to high value collateral are male, this statistic is not unexpected.

Women frequently lead the way in adopting new crops and technologies. Two examples, taken from the program’s “Weekly Highlights,” are given below.

- Women farmers lead the way.** Stancia Chasakara came first and Jane Dzapasi was second, in the closely contested farmer competition in Chiweshe (Mazowe district, Mashonaland Central) that focused on the successful adoption of good agriculture practices promoted by Zim-AIED. The two winning

farmers are expecting yields of above 6 tons per hectare from their maize crops being grown under contract to Windmill Products. One hundred and thirty farmers who attended the field day were urged by leaders to build sustainable contract relationships with Windmill Products. The field day was held by Zim-AIED and the Zimbabwe Farmers’ Alliance Trust (ZFAT) at Stancia Chasakara’s fields in Chasakara Village, Chiweshe.



Future indicator 4.5(2)). The number of new jobs will be validated and included in Zim-AIED's annual report for FY2012.

- Field observations showed that gross margins will increase with, for example, banana and maize more than doubling on average for beneficiary farmers. Increases cannot be calculated accurately until after the main cropping season and will be included in Zim-AIED's annual report (4.5(4)).
- The annual target for the area under improved technology is 20,000 hectares. To date, approximately 46,000 hectares have already been planted by smallholders contracted to Zim-AIED commercial partners (4.5.3(2)). The complete area under improved technology will be validated and reported in the FY2012 annual report. The same applies to farmers adopting new technologies.
- The number of farmers targeted to receive productivity and food security training for the year is 40,000. A total of 23,228 farmers have received training during the first two quarters of the year so the annual target should be reached (4.5.2(7)).
- The number of private companies, producers associations, water-user groups, or other organized farmer groups targeted to receive technical assistance for the year is 447. To date, an estimated 128 organizations have received support, so this needs to be stepped up over the next six months (4.5.2(11)).
- The number of beneficiary households target for 2012 is 33,000. The program reached 29,857 this quarter, placing it on target for the year. (4.5.2(13)).
- The value of incremental sales by Zim-AIED beneficiaries reached \$5.43 million this quarter towards the annual target of \$77 million. This will increase during the next two quarters as crops are harvested but may not reach the ambitious target. Drought has affected a significant number of Zim-AIED beneficiaries.
- Cumulative disbursed loans from AgriTrade up to March 30th, 2011, reached \$6.4 million towards a target of \$13 million but the rate of disbursement slowed so the target may not be met (4.5.2(29)).
- For the year to date 6,812 farmers received business development training and at least 500 small businesses accessed AgriTrade funds, so the annual target of 150 MSMEs receiving business training has already been exceeded (4.5.2(37)).
- The value of new private-sector investment in the smallholder agriculture sector was not measured this quarter, but based on discussions with partners, the annual target of \$4 million will be met (4.5.2(38)). This data will be collected and reported on in Zim-AIED's annual report.
- At least 450 AgriTrade borrowers and Zim-AIED partner organizations improved their management practices and services provided to smallholder farmers, so the annual target of 447 will probably be exceeded (4.5.2(42)).
- The target of 10 firms operating more profitably in 2012 as a result of Zim-AIED interventions was not measured this quarter but indications are that it will be achieved (4.5.2(43)).

ANNEX I: SNAPSHOTS

Farmer Returns to Maize Production

With improved technical knowledge and access to markets, maize farmer expects to triple income.



Photo by Fintrac Inc.

Stansiya Chasakara is increasing productivity on her small maize plot thanks to support from Zim-AIED. Through a private-sector contract she stands to earn significantly more income.

Smallholder farmer Stansiya Chasakara has returned to maize farming after three years, thanks to a partnership scheme that links her to a reliable and profitable market.

Chasakara has been growing maize for more than four decades on the Chiweshe communal land in Mazowe, Mashonaland Central Province, but has had trouble selling her crops at a profitable price over the last several years.

During the 2008-2009 farming season, Chasakara produced three tons of maize from her one hectare plot and sold it to the Grain Marketing Board (GMB). High transportation costs coupled with late payment Chasakara to believe maize farming was unviable.

Looking for other sources of income, Chasakara diversified into other staple crops such as groundnuts, but lacking experience and technical knowledge, she had little success.

To help farmers like Chasakara become profitable in maize farming, the United States Agency for International Development's (USAID) Zimbabwe Agricultural Income and Employment Development program (Zim-AIED) is providing technical training and market linkages.

Through Zim-AIED, Chasakara now has a contract with Windmill Products, a major manufacturer of stockfeeds. She expects to harvest six tons of maize this growing season, with an estimated sales value of \$1,200, double what she previously earned.

"I now have renewed confidence in maize production. The contract farming deal and training provided by Zim-AIED gives me a guarantee that my crops will have a ready market and good returns" she said.

Extension workers from Windmill and Zim-AIED agronomists helped Chasakara choose the right seed variety for her conditions, time her plantings with the rains, use appropriate rates of fertilizer, and control weeds. Farmers are also receiving support to increase their commercial production of maize. Many farmers already have marketing contracts with maize buyers.

"Before, I did not take farming as a business. Now, this is what I call real farming," Chasakara said.

Maize is Zimbabwe's staple food crop; it provides a source of cash income that can be stored and sold, and it plays a crucial role in sustainable crop rotations.

In 2011, more than 25,000 small-scale maize farmers began receiving technical assistance from Zim-AIED to improve their productivity for home consumption and generate surpluses for sale to reliable buyers.

Tractor Translates Into Higher Incomes

New technologies and improved market access are helping banana farmers quadruple their sales.



Photo by Fintrac Inc.

With support from Zim-AIED and FAVCO, farmers like Tarusenga Mbohwo have access to quality inputs and high-paying markets. The program provided a tractor and trailer, which is greatly reducing postharvest loss and increasing incomes for Honde Valley farmers.

“Besides sending my children to school, I can also afford to improve my irrigation infrastructure from my banana income.”

Tarusenga Mbohwo

In the mountainous Honde Valley region of Zimbabwe, one of the biggest challenges farmers face is transporting their harvested crops for sale to markets. Roads are often inaccessible during the rainy season, forcing many farmers to short-sell their bananas to middlemen or pay extra money for donkey transport.

The USAID-funded Zimbabwe Agricultural Income and Employment Development Program (Zim-AIED) is partnering with local company, FAVCO, to help more than 1,000 banana growers in the area improve their quality and yields and access better-paying markets.

More than half of these farmers have been struggling for 25 years to make a sustainable living on their small banana plantations.

Through its partnership with FAVCO, Zim-AIED has supplied the farmers with 50,000 tissue-cultured banana plantlets and the necessary fertilizers. Farmers will pay back the input loan after the crops are harvested.

The growers are also receiving training in good agriculture practices, as well as in management and business skills.

The partnership and quality inputs will help farmers earn up to four times more for their banana crops. Through the Zim-AIED partnership, FAVCO has agreed to pay as much as \$0.25 per kilogram of bananas, 30% more than average prices in the past.

To help ensure farmers' produce reaches the market in the best possible condition, Zim-AIED advanced funds to FAVCO on commercial terms to purchase a 4x4 tractor and trailer to transport bananas from the fields to the main collection points on busy roadways.

In Buwu, a particularly hilly area, 150 farmers are already seeing the benefits of the tractor. Farmers in this area previously had little or no opportunities to sell their produce because of transportation issues, resulting in serious postharvest losses.

Tarusenga Mbohwo, a Buwu farmer, is receiving Zim-AIED support for his 1,000 banana plants. In February, thanks to the tractor, he was able to sell the majority of his crop at a price which would have been nearly impossible prior to program intervention.

He said he sold 1430 kilograms of bananas at \$0.25 per kilogram in February alone. Without the FAVCO market and the tractor he would have lost over 75 percent of the income.

With this additional income, Mbohwo said he plans to pay for his children's education and invest in the irrigation infrastructure on his farm.

Other area farmers are also reaping the benefits of the improved market access and technical advice.

“Banana has suddenly become a very important crop in Buwu because of the improvement in the marketing system,” said farmer Kudzai Sakarombe.

Trader finds voice and respect through AgriTrade support

Improved finances give woman trader more leverage in family and community



Photo by IRD

Gladys Nyatsanga walks tall and proud managing her family's bills alongside her husband.

What is AgriTrade?

A \$10 million revolving credit facility geared toward the agricultural sector. Local financial institutions, CABS, Trust Bank and MicroKing Finance, established the facility with 50 percent of the funds coming from USAID. AgriTrade is assisting hundreds of communal farmers as well as small and medium-size agri-businesses involved in communal agriculture, resulting in millions of dollars of new investment. As of March 31st, 2012, AgriTrade had disbursed more than \$4.5 million in loans to 767 borrowers.

Gladys Nyatsanga's financial challenges were a matter of public record within her community. The 40-year-old mother of four was known for always asking for flexibility in repaying her debts. At the beginning of each semester she would go to the headmaster and negotiate for school fees to be broken down in installments, which sometimes, due to unending financial challenges, she would not be able to meet.

At home with her husband she could never be counted on to contribute to the family's finances.

That has now changed; Gladys, who is now running a profitable small scale business trading in agricultural produce, walks tall and has gained respect in her home and community. This is thanks to an AgriTrade loan of \$500, which she received in August, 2011.

With the \$500 loan, Nyatsanga engages in inter-district trade; buying and selling varieties of beans, dried vegetables and other local delicacies. She purchases products from communal farmers from rural areas such as: Mutoko, Gwanda, Murehwa and Birchenough and sells them at her two market stalls in Zengeza; a high density suburb in Chitungwiza township 30 km from the city of Harare.

"I cannot begin to explain how much the loan has helped me. My family's life completely turned around because of the financial boost given to us by the AgriTrade loan," Nyatsanga said.

Tuition woes are now a thing of the past. So too is the financially passive role she had in her family.

"I am now able to pay school fees for my children at a good school where few people in my community can afford to send their children. This has enabled me to stand tall and proud. I no longer have to always beg for terms. In my home I also now have a voice. Because I am able to contribute significantly to the family income, I am now involved in the planning and decision-making in our family. It wasn't always like that," Nyatsanga said.

Finances in the Nyatsanga home have improved so much that she is able to send her brother-in-law's two children to school.

"These children spent a year out of school because no one in the family was able to pay for them. Today, I pay for them with proceeds from my market stalls," she said.

Potato business benefits from AgriTrade loan

Favourable loan terms result in repeat borrowing on the AgriTrade facility



Photo by IRD

Agnes Muzazaranda's potato business has benefitted from an AgriTrade loan.

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A \$10 million revolving credit facility geared toward the agricultural sector. Local financial institutions, CABS, Trust Bank and MicroKing Finance, established the facility with 50 percent of the funds coming from USAID. AgriTrade is assisting hundreds of communal farmers as well as small and medium-size agri-businesses involved in communal agriculture, resulting in millions of dollars of new investment. As of March 31st, 2012, AgriTrade had disbursed more than \$4.5 million in loans to 767 borrowers.

After her husband passed on in 2008, Agnes Muzazaranda tried her hand at a number of ventures to ensure a stable means of livelihood for her family. Following a lukewarm stint at cross-border trading, Muzazaranda decided she wanted a more rewarding enterprise.

She then began operating a potato buying and selling venture with her own money which, has now been enhanced by capital from the AgriTrade credit facility. Muzazaranda has benefitted from two loans from the facility. In August 2011, she received a \$4,000 loan from AgriTrade, which she re-paid in full in November 2011. Impressed by the loan terms and the AgriTrade assistance, she applied for another loan and received \$3,500.

Muzazaranda's potato business is now booming.

"I like this venture because it is very profitable. The margins are high and I am able to sustain my family," Muzazaranda, a mother of three said.

Not only are the margins high, but she has found that the business gives her "quick cash".

"The demand for potatoes is so high here that at any given time it is very possible to be sold out," Muzazaranda said.

With the first loan of \$4,000 Muzazaranda was able to buy and resell potatoes and a bit of maize to earn a total of \$12,000. With the second loan she bought over 3.5 tons of potatoes and, despite higher prices this time of year, she still hopes to make some considerable profit.

Muzazaranda buys her potatoes from Nyanga and Chimanimani in the Eastern Highlands of Zimbabwe and sells them in her home town of Chipinge where they are not readily available.

Her prospects are better she plans to build a shop from which to run her business.

"Though I will always wish my husband was here, at least I am glad that I am able to fend for my family thanks to AgriTrade," she said.

ANNEX 2: PERFORMANCE INDICATOR SUMMARY TABLE

	Indicator	Source	Unit	2011		2012					
				Target	Actual	Target		Actuals			Variance
						FY2012	Q1+Q2	Q1	Q2	Q1+Q2	Q1+Q2
Project Objective: Increased Rural Incomes and Food Security											
1	# of rural hh benefiting from USG assistance	FTF 4.5.2-13	hh	23,852	23,852	33,000	16,500	10,479	19,379	29,857	13,357
2	Net income per hh from target agric products	Custom	US\$	1,040	900	300	150	tbd	tbd	tbd	tbd
3	Value of incremental sales attributed to FTF implementation	FTF 4.5.2-23	US\$ m	1.58	1.58	77.42	38.71	2.95	2.39	5.34	(33)
Intermediate Result: Increased Agricultural Production											
4	Volume of production per target product	Custom	tons	-	-	96,000	48,000	tbd	tbd	tbd	tbd
5	Value of production per target product	Custom	US\$m	-	-	40	20	tbd	tbd	tbd	tbd
6	Area grown per target product	Custom	Ha	-	-	32,000	16,000	tbd	tbd	tbd	tbd
7	Average yields per target product	Custom	tons/Ha	-	-	3	tbd	tbd	tbd	tbd	tbd
8	Gross margin per unit of land, kilogram, or animal of selected product	FTF 4.5-4	US\$/Ha	-	-	500	tbd	tbd	tbd	tbd	tbd

9	# of food security private enterprises (for profit), producers organizations, water users associations, women's groups, trade & business associations, & CBOs receiving USG assistance	FTF 4.5.2-11	Enterprises Organizations Groups Associations	333	333	447	224	tbd	tbd	128	-96
Intermediate Result: Expanded Market Access											
10	# of buyers and market-related firms benefiting directly from interventions	Custom	Buyers / Firms			1,300	650	tbd	128	128	-522
11	Value of new private sector investment in the agriculture sector or food chain leveraged by FTF implementation	FTF 4.5.2-38	US\$ m	2.78	2.78	4.00	2.00	tbd	tbd	tbd	tbd
12	# of firms (excluding farms) or CSOs engaged in agricultural and food security-related manufacturing and services, now operating more profitably because of USG assistance	FTF 4.5.2-43	Firms / CSOs	-	-	10	5	tbd	18	18	13
13	# of farmers in out grower and contract farming schemes	Custom	Farmers	5,000		10,000	5,000	tbd	13,026	13,026	8,026
14	# of jobs attributed to FTF implementation	FTF 4.5.2	FTE	155	155	10,155	5,076	tbd	19,044	19,044	13,968
Sub-Intermediate Result: Increased Technology Adoption											
15	# of hectares under improved technologies or management practices as a result of USG assistance	FTF 4.5.2-2	Ha	500	500	20,000	10,000	21,000	25,000	46,000	36,000
16	# of farmers and others who have applied new technologies or management practices as a result of USG assistance	FTF 4.5.2-5	Farmers	11,896	11,896	40,000	tbd	tbd	tbd	tbd	tbd
17	# of individuals who have received USG supported short term agricultural sector productivity or food security training	FTF 4.5.2-7	Individuals	11,896	11,896	40,000	20,000	9,229	25,325	34,554	14,554

18	# of private enterprises, producers organizations, water users associations, women's groups, trade and business associations & CBOs that applied new technologies or management practices as a result of USG assistance	FTF 4.5.2-42	Enterprises/ Organizations/ Groups / Associations	333	333	447	224	300	128	428	204
Sub-Intermediate Result: Increased Finance and Credit Opportunities											
19	Value of agricultural and rural loans	FTF 4.5.2-29	US\$			13,000,000	6,500,000	1,800,000	5,616,100	7,416,100	916,100
20	# of beneficiaries receiving credit	Custom	Beneficiaries	3,050	554	1,300	650	371	13,795	14,166	13,516
21	Value of cost-sharing with alliance partners	Custom	US\$ million	1	0.41	1	0.5	tbd	tbd	tbd	tbd
Cross-cutting Results: Business and Environment											
22	# of individuals receiving training in business skills	Custom	Individuals	11,895	11,895	10,000	5,000	1,795	5,017	6,812	1,812
23	# of MSMEs receiving business development services from USG assisted sources	FTF 4.5.2-37	MSMEs	364		150	75	1,245	128	1,373	1,298
24	# of individuals receiving training in (NRM)	Custom	Individuals	5,948	5,948	5,000	2,500	898	5,894	6,792	4,292